This document has been electronically entered in the records of the United States Bankruptcy Court for the Southern District of Ohio.

IT IS SO ORDERED.

Dated: December 17, 2010



Burton Perlman
United States Bankruptcy Judge

BK1011919 MNL

# UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF OHIO AT CINCINNATI

IN RE: Case No. 09-13894

Pearlie Mae Deal Chapter 13
Judge Perlman

Debtor

AGREED ORDER ON MOTION FOR RELIEF FROM STAY OF U.S. BANK, N.A. BY AND THROUGH U.S. BANK HOME MORTGAGE ITS SERVICER, FILED HEREIN ON NOVEMBER 16, 2010 DOC. # 47 (PROPERTY ADDRESS: 9279 MONTORO DRIVE, CINCINNATI, OH 45231)

This matter having come on before the Court upon the Motion For Relief From Stay filed herein on November 16, 2010 Pacer Document #47 by the secured Movant, U.S. Bank, N.A. by and through U.S. Bank Home Mortgage its servicer (hereinafter "Movant") (Proof of Claim #7-1 per the Claims Register and being Trustee's Claim #2), and upon debtor's response thereto filed herein on December 7, 2010 as Pacer Document #50; and a hearing having been scheduled for December 14, 2010; and it appearing to the Court that the parties have

agreed to a course of action which will permit the continuation of the automatic stay conditioned upon certain provisions incorporated herein for the protection of Movant; and the Court, being otherwise fully advised in the premises, hereby makes the following findings of fact and issues the following Order with respect thereto:

- 1. The Chapter 13 Plan filed herein on behalf of the debtor provided that said debtor was to make the regular monthly mortgage payments to Movant outside of the Plan in a regular monthly fashion.
- 2. In breach of the terms of said Plan, the debtor failed to make certain of the regular monthly mortgage payments to Movant, incurring a total post-petition arrearage of \$6,283.63 as of December 31, 2010, which amount consists of:

### Post Petition Payments:

Amount	Date Due
901.13	July 1, 2010
901.13	August 1, 2010
901.13	September 1, 2010
959.42	October 1, 2010
959.42	November 1, 2010
959.42	December 1, 2010

## Post Petition Late Charges:

Amount	Date Due
28.48	July 16, 2010
28.48	August 16, 2010
28.48	September 16, 2010
38.37	October 16, 2010
38.37	November 16, 2010
38.37	December 16, 2010

and \$500.00 for attorney fees associated with the Motion and \$150.00 court costs incurred herein for filing the Motion, less \$148.57 in debtor's suspense account.

3. In order to cure said post-petition arrearage, Movant is permitted to file a Supplemental Proof of

Claim in the amount of \$6,283.63, which consists of \$500.00 for attorney fees associated with the Motion and \$150.00 for court costs incurred herein for filing the Motion and said post petition arrears of \$5,633.63 thereby reducing the arrearage to \$0.00.

- 4. The Debtor has filed a Modification of the Plan on December 15, 2010 in order to keep the Plan in compliance with 11 U.S.C. Section 1322(d).
  - 5. Movant has filed a Supplemental Proof of Claim in the amount of \$6,283.63 as Pacer Claim #14-1.
- 6. The debtor agrees to recommence her regular monthly mortgage payments on a conduit basis through the Trustee's office beginning with the payment that shall be due January 2011.
- 7. In the event that the said debtor should fail to pay any future monthly payment within 15 of its due date, or should fail to make each and every described monthly payment hereafter in full to the Trustee beginning with the payment due January 2011, by the last day of the month in which it is due, then, or in any one of those events, Movant shall send a letter or e-mail to debtor and debtor's counsel advising of said default. If the default is not cured within ten (10) days, Movant shall file with the Court an Affidavit certifying that the debtors are in default under the terms of the Agreed Order and tender a proposed Order Granting Final Modification of the Automatic Stay. Upon submission of such Affidavit and Order Granting Final Modification of the Automatic Stay, the Court shall enter the Order, without a hearing, providing Movant, its successors and/or assigns is granted relief from the automatic stay imposed by Section 362 of the Bankruptcy Code. The only grounds for objection to such an Order shall be that payments were timely made.

### IT IS SO ORDERED.

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# /s/ Daniel S. Zegarski, Attorney for Debtor, VIA E-MAIL AUTHORIZATION

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